

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): DeFrancesco et al.

APPLICATION NO.: 10/650,596 ART UNIT: 3692

FILING DATE: August 28, 2003 EXAMINER: E. Chang

TITLE: Computer implemented automated credit application analysis and decision routing system

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO THIRD OFFICE ACTION

In response to the Office Action mailed on July 8, 2009, the Applicants respectfully submit this Response:

Amendments to the Claims begin on page 2 of this paper;

Remarks begin on page 4 of this paper; and

Conclusion begins on page 7 of this paper.

This Response is accompanied by a request for a three month extension of the date for reply to January 8, 2010. The Commissioner is hereby authorized to charge any required fees to Deposit Account No. 07-1700.